

## **IMPORTANT REMINDER TO ALL LAWYERS—NEED TO FILE PAYMENT ADVICES**

BAPCPA requires individuals to file copies of payment advices or other evidence of payment received from an employer within 60 days before the petition is filed.

§ 521(a)(1)(B)(iv). A review of cases filed since October 17, 2005 indicates that in many instances debtors have failed to file copies of payment advices as required by § 521(a)(1)(B)(iv). This is important because § 521(i)(1) provides for the dismissal of the case if an individual debtor fails to file all of the information required under subsection (a)(1) within 45 days after the date of the filing of the petition.

When submitting payment advices through ECF, the attorney should select “Other” → “P” → “Payment Advices.” If a debtor is not going to be filing any payment advices or other evidence, either because of unemployment for 60 days prior to the filing of the case, self-employment, or another reason, counsel should still submit an explanation and file the explanation, selecting “Other” → “P” → “Payment Advices.”